

United States Bankruptcy Court
District of Oregon

In re:
Rollie Eugene Kearns
Marci Joy Kearns
Debtors

Case No. 14-60235-tmr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6

User: dani
Form ID: DC7

Page 1 of 2
Total Noticed: 27

Date Rcvd: May 06, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2014.

db +Rollie Eugene Kearns, 1256 Kotka Street, Woodburn, OR 97071-4339
jdb +Marci Joy Kearns, 15704 SW 87th Ave, Tigard, OR 97224-5628
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
100526408 American Coradius International LLC, PO Box 505, Linden, MI 48451-0505
100526410 Attorney General Ellen F. Rosenblum, Oregon Department of Justice, 1162 Court Street NE,
Salem, OR 97301-4096
100526413 +CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
100526415 +Chase Home Finance LLC, PO Box 24696, Columbus, OH 43224-0696
100526417 +Columbia Collection Service, Inc, 6915 SE Lake Rd, Ste 200, Milwaukie, OR 97267-2103
100526418 +Diagnostic Imaging Assoc Inc, Ste 100, 1165 Union Street NE, Salem, OR 97301-4693
100526423 +Northland Group Inc, 7831 Glenroy Road, Suite 250, Edina, MN 55439-3117
100526426 +Silverton Health Physician Services, PO Box 278, Woodburn, OR 97071-0278
100526427 +Silverton Hospital, PO Box 3417, Portland, OR 97208-3417
100526429 +Zwicker & Associates, P.C., PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: ORREV.COM May 07 2014 00:49:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
100526409 EDI: AMEREXPR.COM May 07 2014 00:48:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
100526411 +EDI: STFC.COM May 07 2014 00:48:00 Cach LLC, 4340 S Monaco St, Unit 2,
Denver, CO 80237-3408
100526414 +E-mail/Text: bklaw2@centurylink.com May 07 2014 00:46:07 Centurylink, 100 CenturyLink Dr,
Monroe, IN 71203-2041
100526416 EDI: CITICORP.COM May 07 2014 00:48:00 Citicards CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
100526420 +EDI: RMSC.COM May 07 2014 00:48:00 GECRB/Care Credit, C/O PO Box 965036,
Orlando, FL 32896-0001
100526421 EDI: RMSC.COM May 07 2014 00:48:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
100526422 EDI: IRS.COM May 07 2014 00:48:00 Internal Revenue Service, Bankruptcy Notices,
PO Box 7346, Philadelphia, PA 19101-7346
100526424 EDI: ORREV.COM May 07 2014 00:49:00 Oregon Department Of Revenue,
Bankruptcy Notice Department, 955 Center Street, NE, Salem, OR 97301-2555
100526412 EDI: USBANKARS.COM May 07 2014 00:48:00 Cardmember Service, PO Box 6335,
Fargo, ND 58125-6335
100526419 EDI: USBANKARS.COM May 07 2014 00:48:00 Elan Financial Services, PO Box 108,
Saint Louis, MO 63166-9801
100526428 EDI: AFNIVZWIRE.COM May 07 2014 00:43:00 Verizon Wireless - West Area, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

100526425 ###Patenaude & Felix, A.P.C., 522 SW 5th Ave, Ste 1210, Portland, OR 97204-2137

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2014 at the address(es) listed below:
NONE.

TOTAL: 0

FILED

May 6, 2014

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

DC7 (3/5/09) dcm

**UNITED STATES BANKRUPTCY COURT
District of Oregon**

In re

Rollie Eugene Kearns, xxx-xx-5338

Marci Joy Kearns, xxx-xx-9534

Debtor(s)

) Case No. **14-60235-tmr7**

) CHAPTER 7 ORDER RE: DISCHARGE;
) AND ORDER DISCHARGING TRUSTEE
) AND CLOSING CH. 7 "NO ASSET" CASE
)
)
)

It appearing that on 1/26/14 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.